



MITT ROMNEY
GOVERNOR

KERRY HEALEY
LIEUTENANT GOVERNOR

COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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BETH LINDSTROM
DIRECTOR, CONSUMER AFFAIRS
AND BUSINESS REGULATION

JULIANNE M. BOWLER
COMMISSIONER OF INSURANCE

To: All Designated Statistical Agents Collecting
Homeowners Statistics in Massachusetts

From: Kevin Beagan, Director of the State Rating Bureau

Re: Massachusetts General Laws, Chapter 175, §4A
Data Reporting Requirements

Date: April 14, 2005

As you should be aware, Chapter 175, Section 4A of the Massachusetts General Laws requires certain statistical reporting for Massachusetts homeowner insurers. All admitted insurers writing homeowners insurance in Massachusetts, as well as the Massachusetts Property Insurance Underwriting Association ("FAIR Plan"), must submit to the Massachusetts Division of Insurance ("the Division") both homeowners insurance premium and loss experience. In addition, the twenty-five insurers with the largest homeowners market share and the FAIR Plan must submit such data for certain areas of the Commonwealth. These areas include standard (ISO) statistical territories, all Boston postal zip codes, postal zip codes designated by the Commissioner, and postal zip codes for credit-eligible territories.

"Credit-eligible territory" was initially defined by Chapter 175C, §1 as any territory in which "at least twenty percent of the homeowners premium averaged over the most recent three calendar years was written by the [FAIR Plan]." Chapter 175C, §4 (3) further required the Fair Plan on or before November 1, 1998 to file an amendment of the credit system applicable to homeowners insurance with the Commissioner so as to award credits based upon homeowners premiums written in postal zip codes, rather than territories. The credit system based upon zip codes was required to be effective on or before January 1, 1999. As such, it is necessary for the Division to obtain data from the statistical agents, which will show the voluntary market and FAIR Plan written premiums in Massachusetts separately by zip code and by territory for the calendar years 2002 through 2004. This notice contains the instructions for the data reporting required of statistical agents for all insurers, the top twenty-five insurers and the FAIR Plan.

Exhibit 3

The top twenty-five insurers are the top twenty-five groups with the largest homeowners market share in Massachusetts based upon statewide written premium for the most recent calendar year, *i.e.*, 2004. Refer to Exhibit A for a listing of the top twenty-five insurers. Refer to Exhibit B for a listing of all zip codes for which reporting is required, as described above.

HOMEOWNERS STATISTICAL AGENT REQUIREMENTS:

General Requirements

We are requesting that statistical agent submissions be made the beginning of June, for calendar/accident year 2002, 2003, and 2004 experience. Any statistical agents that have difficulties and/or require assistance complying with this date should contact State Rating Bureau Director Kevin Beagan at (617) 521-7323. The statistical agent will indicate the specific difficulties and/or required assistance including, but not limited to, any member company that may not have completed the required submissions in reporting data. The submissions must be provided as follows: CD-Rom, diskette or electronically via e-mail; using the prescribed record layouts, in ASCII comma delimited format; named accordingly (refer to Exhibit H for the file naming convention); and directed to:

State Rating Bureau
Massachusetts Division of Insurance
One South Station
Boston, Massachusetts 02110-2208

Attention: Gerald Condon

e-mail: gerald.condon@state.ma.us

All data reports shall be formatted and produced in accordance with the National Association of Insurance Commissioners statistical handbook. Compliance with the requirements of Chapter 175, Section 4A shall be effected through statistical agents approved by the Commissioner to act on behalf of reporting insurers. If you should have any questions regarding these requirements, please contact the State Rating Bureau directly at (617) 521-7377.

Statistical Agent Requirements

I. Statistical Agent Requirements for All Insurers - Aggregate Zip Code & Territorial Data

1. (a) Aggregate Massachusetts homeowners insurance voluntary market written premium by five digit postal zip code (see Exhibit B) by calendar year for calendar years 2002, 2003, and 2004. The aggregate homeowners insurance written premium should not be broken out separately by company group or by form, but should include all homeowners insurance forms written by its reporting company groups.

Exhibit 3

(b) Aggregate homeowners insurance voluntary market written premium by ISO Massachusetts homeowners insurance territories (see Exhibit C) by calendar year for calendar years 2002, 2003, and 2004. The aggregate homeowners insurance written premium should not be broken out separately by company group or by form, but should include all homeowners insurance forms written by its reporting company groups.

(c) ISO, as the current statistical agent for the FAIR Plan, shall provide the aggregate homeowners insurance market written premium as described in (a) and (b) above separately by calendar year for calendar years 2002, 2003, and 2004 for the FAIR Plan.

2. A list of all company groups whose data is included in this submission. If the list of company groups varies from year to year, then provide a separate listing of company groups for each data year.

3. A list of all insurers that were affiliated for data reporting purposes and whose data is not included in this submission. Please specify the reason (s) for the missing data.

Format

The data elements in the first item above should be submitted in an Excel spreadsheet file on a CD-Rom, 3.5" diskette or electronically via e-mail and should include the following fields in the order listed below:

Item (a)

Zip Code: report the appropriate five digit zip code (see Exhibit B). **Include an entry for each zip code even if there is zero experience for the zip code.**

Calendar Year 2002 Written Premium--Report the premium for policies written during 2002.

Calendar Year 2003 Written Premium--Report the premium for policies written during 2003.

Calendar Year 2004 Written Premium--Report the premium for policies written during 2004.

Item (b)

ISO Territory: report the appropriate two digit standard statistical territory code (see Exhibit C). If the statistical agent has any territories, which are different from the ISO territories, then the territories data should be apportioned to the appropriate ISO territory and reported using the territory codes from Exhibit C. Please include a description of any such apportionment methodology.

Calendar Year 2002 Written Premium--Report the premium for policies written during 2002.

Calendar Year 2003 Written Premium--Report the premium for policies written during 2003.

Calendar Year 2004 Written Premium--Report the premium for policies written during 2004.

II. Statistical Agent Requirements for All Admitted Homeowners Insurers - By Company

The statistical agents are required to submit data by company for each admitted insurer writing homeowners insurance in Massachusetts for calendar/accident year 2004. The following data elements should be included in the submission. Refer to Exhibit F for the "statistical agent - by company" submission record layout.

Company: Report the five digit NAIC company number.

Territory: Report the appropriate two digit standard statistical territory code (refer to Exhibit C). **Include an entry for each territory even if there is zero experience for the territory.**

Policy Form Group: Report "O" for owners forms, "T" for tenants forms, and "C" for condominium forms. **Include an entry for each policy form even if there is zero experience for the policy form.**

Calendar/Accident Year: Report the applicable calendar/accident year. For example, report "04" or "2004".

Written Premium: Report the premium amount for policies written during calendar year 2004.

Earned Premium: Report that portion of the written premium amount, which was in effect during calendar year 2004 for policies written in calendar years 2003 and 2004.

Written Exposure (House-Years): Report the number of house-years for policies written during the 2004 calendar year. A house-year is defined as one house insured for one year, and is calculated based on the term of the policy. For example, a policy with a term of six months would be counted as 0.5 house-years. Note that endorsements should not contribute to the number of house-years.

Earned Exposure (House-Years): Report that portion of the written house-years amount which was in effect during the 2004 calendar year for policies written in calendar years 2003 and 2004.

Incurred Losses, including all loss adjustment expenses: Report incurred losses including all loss adjustment expenses, which were incurred during the 2004 accident year. Incurred losses should be evaluated as of fifteen months from the start of the year.

Incurred Claims: Report the number of incurred claims corresponding to the incurred losses reported.

Loss Ratio: This is defined as the incurred losses including all loss adjustment expenses divided by earned premiums, rounded to three decimal places.

III. Statistical Agent Requirements for Top Twenty-five Insurers - By Postal Zip Code

Exhibit 3

The statistical agents are required to submit for the top twenty-five insurers by company the same data as in II. above, but broken down on a selective zip code basis as shown in Exhibit E.

IV. Statistical Agent Requirements for All Insurers - Aggregate Data

The statistical agents must report aggregate data by cause of loss for all their reporting insurers. This additional data reporting requirement will be used to assist the commissioner in producing an annual report with cause of loss information as described in the law. The following data elements should be included in the submission. Refer to Exhibit G for the “statistical agent - aggregate data” submission record layout.

Territory: Report the appropriate two digit standard statistical territory code (refer to Exhibit C). **Include an entry for each territory even if there is zero experience for the territory.**

Policy Form Group: Report "O" for owners forms, "T" for tenants forms, and "C" for condominium forms. **Include an entry for each policy form even if there is zero experience for the policy form.**

Calendar/Accident Year: Report the applicable calendar/accident year, i.e., “2004”.

Cause of Loss: Report the appropriate two digit cause of loss code (refer to Exhibit D). **Include an entry for each cause of loss even if there is zero experience for the cause of loss.**

Incurred Losses, including all loss adjustment expenses: Report incurred losses including all loss adjustment expenses, which were incurred during the 2004 accident year. Incurred losses should be evaluated as of fifteen months from the start of the year.

Incurred Claims: Report the number of incurred claims corresponding to the incurred losses reported.

Massachusetts Calendar Year 2004 Homeowners Multi Peril Insurance
Top Twenty-Five Insurer Groups Based Upon Premium Written

Allianz Ins Grp
Allmerica Financial Corp
Amica Mut Grp
Andover Grp
Arbella Ins Grp
Barnstable Grp
Chubb & Son Inc
CNA Ins Grp
Commerce Grp Inc
Harleysville Grp
Hingham Mut Grp
Liberty Mut Grp
Metropolitan Grp
Natl Grange Mut Ins Grp
Norfolk & Dedham Grp
Plymouth Rock Ins Grp
Preferred Mut Ins Co
Providence Grp
Quincy Mut Grp
Safety Grp (The)
St Paul Travelers Grp
Union Mut VT
United Services Automobile Asn Grp
Vermont Mut Grp
White Mountains Grp

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>	<u>ZIP CODE</u> <u>ADDITION</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02630	BARNSTABLE	BARNSTABLE	01434	DEVENS	MIDDLESEX
02631	BREWSTER	BARNSTABLE			
02532	BUZZARDS BAY	BARNSTABLE			
02542	BUZZARDS BAY	BARNSTABLE			
02534	CATAUMET	BARNSTABLE			
02632	CENTERVILLE	BARNSTABLE			
02634	CENTERVILLE	BARNSTABLE			
02636	CENTERVILLE	BARNSTABLE			
02633	CHATHAM	BARNSTABLE			
02635	COTUIT	BARNSTABLE			
02637	CUMMAQUID	BARNSTABLE			
02638	DENNIS	BARNSTABLE			
02639	DENNISPORT	BARNSTABLE			
02641	EAST DENNIS	BARNSTABLE			
02536	EAST FALMOUTH	BARNSTABLE			
02643	EAST ORLEANS	BARNSTABLE			
02537	EAST SANDWICH	BARNSTABLE			
02642	EASTHAM	BARNSTABLE			
02540	FALMOUTH	BARNSTABLE			
02541	FALMOUTH	BARNSTABLE			
02644	FORESTDALE	BARNSTABLE			
02645	HARWICH	BARNSTABLE			
02646	HARWICHPORT	BARNSTABLE			
02601	HYANNIS	BARNSTABLE			
02647	HYANNISPORT	BARNSTABLE			
02648	MARSTONS MILLS	BARNSTABLE			
02649	MASHPEE	BARNSTABLE			
02553	MONUMENT BEACH	BARNSTABLE			
02650	NORTH CHATHAM	BARNSTABLE			
02651	NORTH EASTHAM	BARNSTABLE			
02556	NORTH FALMOUTH	BARNSTABLE			
02652	NORTH TRURO	BARNSTABLE			
02653	ORLEANS	BARNSTABLE			
02655	OSTERVILLE	BARNSTABLE			
02559	POCASSET	BARNSTABLE			
02657	PROVINCETOWN	BARNSTABLE			
02561	SAGAMORE	BARNSTABLE			
02562	SAGAMORE BEACH	BARNSTABLE			
02563	SANDWICH	BARNSTABLE			
02565	SILVER BEACH	BARNSTABLE			
02659	SOUTH CHATHAM	BARNSTABLE			
02660	SOUTH DENNIS	BARNSTABLE			
02661	SOUTH HARWICH	BARNSTABLE			
02662	SOUTH ORLEANS	BARNSTABLE			
02663	SOUTH WELLFLEET	BARNSTABLE			
02664	SOUTH YARMOUTH	BARNSTABLE			
02666	TRURO	BARNSTABLE			

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02667	WELLFLEET	BARNSTABLE			
02668	WEST BARNSTABLE	BARNSTABLE			
02669	WEST CHATHAM	BARNSTABLE			
02670	WEST DENNIS	BARNSTABLE			
02574	WEST FALMOUTH	BARNSTABLE			
02671	WEST HARWICH	BARNSTABLE			
02672	WEST HYANNISPORT	BARNSTABLE			
02673	WEST YARMOUTH	BARNSTABLE			
02543	WOODS HOLE	BARNSTABLE			
02675	YARMOUTHPORT	BARNSTABLE			
01220	ADAMS	BERKSHIRE			
01222	ASHLEY FALLS	BERKSHIRE			
01223	BECKET	BERKSHIRE			
01224	LANESBORO	BERKSHIRE			
01225	CHESHIRE,	BERKSHIRE			
01226	DALTON	BERKSHIRE			
01227	DALTON	BERKSHIRE			
01343	DRURY	BERKSHIRE			
01029	EAST OTIS	BERKSHIRE			
01229	GLENDALE	BERKSHIRE			
01230	GREAT BARRINGTON	BERKSHIRE			
01235	HINSDALE	BERKSHIRE			
01236	HOUSATONIC	BERKSHIRE			
01237	LANESBORO	BERKSHIRE			
01238	LEE	BERKSHIRE			
01240	LENOX	BERKSHIRE			
01242	LENOXDALE	BERKSHIRE			
01244	MILL RIVER	BERKSHIRE			
01245	MONTEREY	BERKSHIRE			
01247	NORTH ADAMS	BERKSHIRE			
01252	NORTH EGREMONT	BERKSHIRE			
01253	OTIS	BERKSHIRE			
01201	PITTSFIELD	BERKSHIRE			
01202	PITTSFIELD	BERKSHIRE			
01203	PITTSFIELD	BERKSHIRE			
01254	RICHMOND	BERKSHIRE			
01255	SANDISFIELD	BERKSHIRE			
01256	SAVOY	BERKSHIRE			
01257	SHEFFIELD	BERKSHIRE			
01258	SOUTH EGREMONT	BERKSHIRE			
01260	SOUTH LEE	BERKSHIRE			
01259	SOUTHFIELD	BERKSHIRE			
01262	STOCKBRIDGE	BERKSHIRE			
01263	STOCKBRIDGE	BERKSHIRE			
01264	TYRINGHAM	BERKSHIRE			
01266	W STOCKBRIDGE	BERKSHIRE			
01267	WILLIAMSTOWN	BERKSHIRE			

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01270	WINDSOR	BERKSHIRE			
02743	ACUSHNET	BRISTOL			
02702	ASSONET	BRISTOL			
02763	ATTELBORO FALLS	BRISTOL			
02703	ATTLEBORO	BRISTOL			
02779	BERKLEY	BRISTOL			
02712	CHARTLEY	BRISTOL			
02714	DARTMOUTH	BRISTOL			
02715	DIGHTON	BRISTOL			
02717	EAST FREETOWN	BRISTOL			
02031	EAST MANSFIELD	BRISTOL			
02718	EAST TAUNTON	BRISTOL			
02334	EASTON	BRISTOL			
02719	FAIRHAVEN	BRISTOL			
02720	FALL RIVER	BRISTOL			
02721	FALL RIVER	BRISTOL			
02722	FALL RIVER	BRISTOL			
02723	FALL RIVER	BRISTOL			
02724	FALL RIVER	BRISTOL			
02048	MANSFIELD	BRISTOL			
02740	NEW BEDFORD	BRISTOL			
02741	NEW BEDFORD	BRISTOL			
02742	NEW BEDFORD	BRISTOL			
02744	NEW BEDFORD	BRISTOL			
02745	NEW BEDFORD	BRISTOL			
02746	NEW BEDFORD	BRISTOL			
02764	NO. DIGHTON	BRISTOL			
02760	NORTH ATTLEBORO	BRISTOL			
02761	NORTH ATTLEBORO	BRISTOL			
02747	NORTH DARTMOUTH	BRISTOL			
02356	NORTH EASTON	BRISTOL			
02357	NORTH EASTON	BRISTOL			
02766	NORTON	BRISTOL			
02762	PLAINVILLE	BRISTOL			
02767	RAYNHAM	BRISTOL			
02768	RAYNHAM CENTER	BRISTOL			
02769	REHOBOTH	BRISTOL			
02771	SEEKONK	BRISTOL			
02726	SOMERSET	BRISTOL			
02725	SOMERSET	BRISTOL			
02748	SOUTH DARTMOUTH	BRISTOL			
02375	SOUTH EASTON	BRISTOL			
02777	SWANSEA	BRISTOL			
02780	TAUNTON	BRISTOL			
02783	TAUNTON	BRISTOL			
02790	WESTPORT	BRISTOL			
02791	WESTPORT POINT	BRISTOL			

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02535	CHILMARK	DUKES			
02713	CUTTYHUNK	DUKES			
02539	EDGARTOWN	DUKES			
02552	MENEMSHA	DUKES			
02557	OAK BLUFFS	DUKES			
02568	VINEYARD HAVEN	DUKES			
02573	WEST CHOP	DUKES			
02575	WEST TISBURY	DUKES			
01913	AMESBURY	ESSEX			
01810	ANDOVER	ESSEX			
01812	ANDOVER	ESSEX			
01899	ANDOVER	ESSEX			
05501	ANDOVER	ESSEX			
05544	ANDOVER	ESSEX			
01915	BEVERLY	ESSEX			
01921	BOXFORD	ESSEX			
01922	BYFIELD	ESSEX			
01923	DANVERS	ESSEX			
01929	ESSEX	ESSEX			
01833	GEORGETOWN	ESSEX			
01930	GLOUCESTER	ESSEX			
01931	GLOUCESTER	ESSEX			
01834	GROVELAND	ESSEX			
01936	HAMILTON	ESSEX			
01937	HATHORNE	ESSEX			
01830	HAVERHILL	ESSEX			
01831	HAVERHILL	ESSEX			
01832	HAVERHILL	ESSEX			
01835	HAVERHILL	ESSEX			
01938	IPSWICH	ESSEX			
01840	LAWRENCE	ESSEX			
01841	LAWRENCE	ESSEX			
01842	LAWRENCE	ESSEX			
01843	LAWRENCE	ESSEX			
01901	LYNN	ESSEX			
01902	LYNN	ESSEX			
01903	LYNN	ESSEX			
01904	LYNN	ESSEX			
01905	LYNN	ESSEX			
01910	LYNN	ESSEX			
01940	LYNNFIELD	ESSEX			
01944	MANCHESTER	ESSEX			
01945	MARBLEHEAD	ESSEX			
01860	MERRIMAC	ESSEX			
01844	METHUEN	ESSEX			
01949	MIDDLETON	ESSEX			
01908	NAHANT	ESSEX			

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01951	NEWBURY	ESSEX			
01950	NEWBURYPORT	ESSEX			
01845	NORTH ANDOVER	ESSEX			
01960	PEABODY	ESSEX			
01961	PEABODY	ESSEX			
01965	PRIDES CROSSING	ESSEX			
01966	ROCKPORT	ESSEX			
01969	ROWLEY	ESSEX			
01947	SALEM	ESSEX			
01970	SALEM	ESSEX			
01971	SALEM	ESSEX			
01952	SALISBURY	ESSEX			
01906	SAUGUS	ESSEX			
01982	SOUTH HAMILTON	ESSEX			
01907	SWAMPSCOTT	ESSEX			
01983	TOPSFIELD	ESSEX			
01984	WENHAM	ESSEX			
01885	WEST BOXFORD	ESSEX			
01985	WEST NEWBURY	ESSEX			
01330	ASHFIELD	FRANKLIN			
01337	BERNARDSTON	FRANKLIN			
01338	BUCKLAND	FRANKLIN			
01339	CHARLEMONT	FRANKLIN			
01340	COLRAIN	FRANKLIN			
01341	CONWAY	FRANKLIN			
01342	DEERFIELD	FRANKLIN			
01344	ERVING	FRANKLIN			
01301	GREENFIELD	FRANKLIN			
01302	GREENFIELD	FRANKLIN			
01346	HEATH	FRANKLIN			
01347	LAKE PLEASANT	FRANKLIN			
01054	LEVERETT	FRANKLIN			
01350	MONROE BRIDGE	FRANKLIN			
01351	MONTAGUE	FRANKLIN			
01355	NEW SALEM	FRANKLIN			
01354	NORTHFIELD	FRANKLIN			
01360	NORTHFIELD	FRANKLIN			
01364	ORANGE	FRANKLIN			
01367	ROWE	FRANKLIN			
01369	SHATUCKVILLE	FRANKLIN			
01370	SHELBURNE FALLS	FRANKLIN			
01072	SHUTESBURY	FRANKLIN			
01373	SOUTH DEERFIELD	FRANKLIN			
01375	SUNDERLAND	FRANKLIN			
01349	TURNER FALLS	FRANKLIN			
01376	TURNER FALLS	FRANKLIN			
01378	WARWICK	FRANKLIN			

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01380	WENDALL DEPOT	FRANKLIN			
01379	WENDELL	FRANKLIN			
01093	WHATELY	FRANKLIN			
01001	AGAWAM	HAMPDEN			
01008	BLANDFORD	HAMPDEN			
01009	BONDSVILLE	HAMPDEN			
01010	BRIMFIELD	HAMPDEN			
01011	CHESTER	HAMPDEN			
01013	CHICOPEE	HAMPDEN			
01014	CHICOPEE	HAMPDEN			
01020	CHICOPEE	HAMPDEN			
01021	CHICOPEE	HAMPDEN			
01022	CHICOPEE	HAMPDEN			
01028	EAST LONGMEADOW	HAMPDEN			
01030	FEEDING HILLS	HAMPDEN			
01034	GRANVILLE (Tolland)	HAMPDEN			
01036	HAMPDEN	HAMPDEN			
01521	HOLLAND	HAMPDEN			
01040	HOLYOKE	HAMPDEN			
01041	HOLYOKE	HAMPDEN			
01151	INDIAN ORCHARD	HAMPDEN			
01106	LONGMEADOW	HAMPDEN			
01116	LONGMEADOW	HAMPDEN			
01056	LUDLOW	HAMPDEN			
01057	MONSON	HAMPDEN			
01069	PALMER	HAMPDEN			
01071	RUSSELL	HAMPDEN			
01077	SOUTHWICK	HAMPDEN			
01101	SPRINGFIELD	HAMPDEN			
01102	SPRINGFIELD	HAMPDEN			
01103	SPRINGFIELD	HAMPDEN			
01104	SPRINGFIELD	HAMPDEN			
01105	SPRINGFIELD	HAMPDEN			
01108	SPRINGFIELD	HAMPDEN			
01109	SPRINGFIELD	HAMPDEN			
01111	SPRINGFIELD	HAMPDEN			
01114	SPRINGFIELD	HAMPDEN			
01115	SPRINGFIELD	HAMPDEN			
01118	SPRINGFIELD	HAMPDEN			
01133	SPRINGFIELD	HAMPDEN			
01138	SPRINGFIELD	HAMPDEN			
01139	SPRINGFIELD	HAMPDEN			
01144	SPRINGFIELD	HAMPDEN			
01152	SPRINGFIELD	HAMPDEN			
01199	SPRINGFIELD	HAMPDEN			
01107	SPRINGFIELD	HAMPDEN			
01119	SPRINGFIELD	HAMPDEN			

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01128	SPRINGFIELD	HAMPDEN			
01129	SPRINGFIELD	HAMPDEN			
01079	THORNDIKE	HAMPDEN			
01080	THREE RIVERS	HAMPDEN			
01081	WALES	HAMPDEN			
01089	WEST SPRINGFIELD	HAMPDEN			
01090	WEST SPRINGFIELD	HAMPDEN			
01085	WESTFIELD	HAMPDEN			
01086	WESTFIELD	HAMPDEN			
01095	WILBRAHAM	HAMPDEN			
01097	WORONOCO	HAMPDEN			
01002	AMHERST	HAMPSHIRE			
01003	AMHERST	HAMPSHIRE			
01004	AMHERST	HAMPSHIRE			
01059	AMHERST (North Amherst)	HAMPSHIRE			
01007	BELCHERTOWN	HAMPSHIRE			
01012	CHESTERFIELD	HAMPSHIRE			
01026	CUMMINGTON	HAMPSHIRE			
01027	EASTHAMPTON	HAMPSHIRE			
01062	FLORENCE	HAMPSHIRE			
01032	GOSHEN	HAMPSHIRE			
01033	GRANBY	HAMPSHIRE			
01035	HADLEY	HAMPSHIRE			
01038	HATFIELD	HAMPSHIRE			
01039	HAYDENVILLE	HAMPSHIRE			
01050	HUNTINGTON	HAMPSHIRE			
01053	LEEDS	HAMPSHIRE			
01243	MIDDLEFIELD	HAMPSHIRE			
01066	NORTH HATFIELD	HAMPSHIRE			
01060	NORTHAMPTON	HAMPSHIRE			
01061	NORTHAMPTON	HAMPSHIRE			
01063	NORTHAMPTON	HAMPSHIRE			
01070	PLAINFIELD	HAMPSHIRE			
01075	SOUTH HADLEY	HAMPSHIRE			
01073	SOUTHAMPTON	HAMPSHIRE			
01082	WARE	HAMPSHIRE			
01084	WEST CHESTERFIELD	HAMPSHIRE			
01088	WEST HATFIELD	HAMPSHIRE			
01096	WILLIAMSBURG	HAMPSHIRE			
01098	WORTHINGTON	HAMPSHIRE			
01720	ACTON	MIDDLESEX			
02474	ARLINGTON	MIDDLESEX			
02476	ARLINGTON	MIDDLESEX			
02475	ARLINGTON HEIGHTS	MIDDLESEX			
01431	ASHBY	MIDDLESEX			
01721	ASHLAND	MIDDLESEX			
02466	AUBURNDALE	MIDDLESEX			

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>	<u>ZIP CODE</u> <u>ADDITION</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
01432	AYER	MIDDLESEX			
01434	DEVENS	MIDDLESEX			
01730	BEDFORD	MIDDLESEX			
02478	BELMONT	MIDDLESEX			
01821	BILLERICA	MIDDLESEX			
01822	BILLERICA	MIDDLESEX			
01719	BOXBOROUGH	MIDDLESEX			
01803	BURLINGTON	MIDDLESEX			
01805	BURLINGTON	MIDDLESEX			
02138	CAMBRIDGE	MIDDLESEX			
02139	CAMBRIDGE	MIDDLESEX			
02140	CAMBRIDGE	MIDDLESEX			
02141	CAMBRIDGE	MIDDLESEX			
02142	CAMBRIDGE	MIDDLESEX			
02238	CAMBRIDGE	MIDDLESEX			
02239	CAMBRIDGE	MIDDLESEX			
01741	CARLISLE	MIDDLESEX			
01824	CHELMSFORD	MIDDLESEX			
01742	CONCORD	MIDDLESEX			
01826	DRACUT	MIDDLESEX			
01827	DUNSTABLE	MIDDLESEX			
02149	EVERETT	MIDDLESEX			
01701	FRAMINGHAM	MIDDLESEX			
01702	FRAMINGHAM	MIDDLESEX			
01703	FRAMINGHAM	MIDDLESEX			
01704	FRAMINGHAM	MIDDLESEX			
01705	FRAMINGHAM	MIDDLESEX			
01450	GROTON	MIDDLESEX			
01470	GROTON	MIDDLESEX			
01471	GROTON	MIDDLESEX			
01731	HANSCOM AFB	MIDDLESEX			
01746	HOLLISTON	MIDDLESEX			
01748	HOPKINTON	MIDDLESEX			
01749	HUDSON	MIDDLESEX			
02420	LEXINGTON	MIDDLESEX			
02421	LEXINGTON	MIDDLESEX			
01773	LINCOLN	MIDDLESEX			
01460	LITTLETON	MIDDLESEX			
01850	LOWELL	MIDDLESEX			
01851	LOWELL	MIDDLESEX			
01852	LOWELL	MIDDLESEX			
01853	LOWELL	MIDDLESEX			
01854	LOWELL	MIDDLESEX			
02148	MALDEN	MIDDLESEX			
01752	MARLBOROUGH	MIDDLESEX			
01754	MAYNARD	MIDDLESEX			
02153	MEDFORD	MIDDLESEX			

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>	<u>ZIP CODE</u> <u>ADDITION</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02155	MEDFORD	MIDDLESEX			
02176	MELROSE	MIDDLESEX			
02177	MELROSE	MIDDLESEX			
01760	NATICK	MIDDLESEX			
02456	NEW TOWN	MIDDLESEX			
02458	NEWTON	MIDDLESEX			
02495	NEWTON (Nonantum)	MIDDLESEX			
02459	NEWTON CENTER	MIDDLESEX			
02461	NEWTON HIGHLANDS	MIDDLESEX			
02462	NEWTON LOWER FALLS	MIDDLESEX			
02464	NEWTON UPPER FALLS	MIDDLESEX			
02460	NEWTONVILLE	MIDDLESEX			
01862	NORTH BILLERICA	MIDDLESEX			
01863	NORTH CHELMSFORD	MIDDLESEX			
01864	NORTH READING	MIDDLESEX			
02455	NORTH WALTHAM	MIDDLESEX			
01865	NUTTINGS LAKE	MIDDLESEX			
01463	PEPPERELL	MIDDLESEX			
01866	PINEHURST	MIDDLESEX			
01867	READING	MIDDLESEX			
01770	SHERBORN	MIDDLESEX			
01464	SHIRLEY	MIDDLESEX			
02143	SOMERVILLE	MIDDLESEX			
02144	SOMERVILLE	MIDDLESEX			
02145	SOMERVILLE	MIDDLESEX			
02180	STONEHAM	MIDDLESEX			
01775	STOW	MIDDLESEX			
01776	SUDBURY	MIDDLESEX			
01876	TEWKSBURY	MIDDLESEX			
01469	TOWNSEND	MIDDLESEX			
01879	TYNGSBORO	MIDDLESEX			
01718	VILLAGE OF NAGOG WOODS	MIDDLESEX			
02468	WABAN	MIDDLESEX			
01880	WAKEFIELD	MIDDLESEX			
02451	WALTHAM	MIDDLESEX			
02452	WALTHAM	MIDDLESEX			
02453	WALTHAM	MIDDLESEX			
02454	WALTHAM	MIDDLESEX			
02471	WATERTOWN	MIDDLESEX			
02472	WATERTOWN	MIDDLESEX			
02477	WATERTOWN	MIDDLESEX			
02479	WAVERLY	MIDDLESEX			
01778	WAYLAND	MIDDLESEX			
01472	WEST GROTON	MIDDLESEX			
02156	WEST MEDFORD	MIDDLESEX			
02465	WEST NEWTON	MIDDLESEX			
01474	WEST TOWNSEND	MIDDLESEX			

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>	<u>ZIP CODE</u> <u>ADDITION</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
01886	WESTFORD	MIDDLESEX			
02493	WESTON	MIDDLESEX			
01887	WILMINGTON	MIDDLESEX			
01890	WINCHESTER	MIDDLESEX			
01801	WOBURN	MIDDLESEX			
01806	WOBURN	MIDDLESEX			
01807	WOBURN	MIDDLESEX			
01808	WOBURN	MIDDLESEX			
01813	WOBURN	MIDDLESEX			
01815	WOBURN	MIDDLESEX			
01888	WOBURN	MIDDLESEX			
01784	WOODVILLE	MIDDLESEX			
01889	NORTH READING	MIDDLESEX			
02554	NANTUCKET	NANTUCKET			
02584	NANTUCKET	NANTUCKET			
02564	SIASCONSET	NANTUCKET			
02322	AVON	NORFOLK			
02457	BABSON PARK	NORFOLK			
02019	BELLINGHAM	NORFOLK			
02184	BRAINTREE	NORFOLK			
02185	BRAINTREE	NORFOLK			
02445	BROOKLINE	NORFOLK			
02446	BROOKLINE	NORFOLK			
02447	BROOKLINE VILLAGE	NORFOLK			
02021	CANTON	NORFOLK			
02467	CHESTNUT HILL	NORFOLK			
02025	COHASSET	NORFOLK			
02026	DEDHAM	NORFOLK			
02027	DEDHAM	NORFOLK			
02030	DOVER	NORFOLK			
02032	EAST WALPOLE	NORFOLK			
02035	FOXBORO	NORFOLK			
02038	FRANKLIN	NORFOLK			
02343	HOLBROOK	NORFOLK			
02052	MEDFIELD	NORFOLK			
02053	MEDWAY	NORFOLK			
02054	MILLIS	NORFOLK			
02186	MILTON	NORFOLK			
02187	MILTON VILLAGE	NORFOLK			
02492	NEEDHAM	NORFOLK			
02494	NEEDHAM HEIGHTS	NORFOLK			
02056	NORFOLK	NORFOLK			
02062	NORWOOD	NORFOLK			
02169	QUINCY	NORFOLK			
02170	QUINCY	NORFOLK			
02171	QUINCY	NORFOLK			
02269	QUINCY	NORFOLK			

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>	<u>ZIP CODE</u> <u>ADDITION</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02368	RANDOLPH	NORFOLK			
02067	SHARON	NORFOLK			
02070	SHELDONVILLE	NORFOLK			
02071	SOUTH WALPOLE	NORFOLK			
02072	STOUGHTON	NORFOLK			
02081	WALPOLE	NORFOLK			
02482	WELLESLEY	NORFOLK			
02481	WELLESLEY HILLS	NORFOLK			
02090	WESTWOOD	NORFOLK			
02188	WEYMOUTH	NORFOLK			
02189	WEYMOUTH	NORFOLK			
02190	WEYMOUTH	NORFOLK			
02191	WEYMOUTH	NORFOLK			
02093	WRENTHAM	NORFOLK			
02351	ABINGTON	PLYMOUTH			
02018	ACCORD	PLYMOUTH			
02020	BRANT ROCK	PLYMOUTH			
02324	BRIDGEWATER	PLYMOUTH			
02325	BRIDGEWATER	PLYMOUTH			
02301	BROCKTON	PLYMOUTH			
02302	BROCKTON	PLYMOUTH			
02303	BROCKTON	PLYMOUTH			
02304	BROCKTON	PLYMOUTH			
02305	BROCKTON	PLYMOUTH			
02327	BRYANTVILLE	PLYMOUTH			
02330	CARVER	PLYMOUTH			
02331	DUXBURY	PLYMOUTH			
02332	DUXBURY	PLYMOUTH			
02333	EAST BRIDGEWATER	PLYMOUTH			
02538	EAST WAREHAM	PLYMOUTH			
02337	ELMWOOD	PLYMOUTH			
02041	GREEN HARBOR	PLYMOUTH			
02040	GREENBUSH	PLYMOUTH			
02338	HALIFAX	PLYMOUTH			
02339	HANOVER	PLYMOUTH			
02340	HANOVER	PLYMOUTH			
02341	HANSON	PLYMOUTH			
02043	HINGHAM	PLYMOUTH			
02044	HINGHAM	PLYMOUTH			
02045	HULL	PLYMOUTH			
02047	HUMAROCK	PLYMOUTH			
02364	KINGSTON	PLYMOUTH			
02347	LAKEVILLE	PLYMOUTH			
02345	MANOMET	PLYMOUTH			
02738	MARION	PLYMOUTH			
02050	MARSHFIELD	PLYMOUTH			
02051	MARSHFIELD HILLS	PLYMOUTH			

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>	<u>ZIP CODE</u> <u>ADDITION</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02739	MATTAPOISETT	PLYMOUTH			
02344	MIDDLEBORO	PLYMOUTH			
02346	MIDDLEBORO	PLYMOUTH			
02348	MIDDLEBORO	PLYMOUTH			
02349	MIDDLEBORO	PLYMOUTH			
02055	MINOT	PLYMOUTH			
02350	MONPONSETT	PLYMOUTH			
02355	NORTH CARVER	PLYMOUTH			
02059	NORTH MARSHFIELD	PLYMOUTH			
02358	NORTH PEMBROKE	PLYMOUTH			
02060	NORTH SCITUATE	PLYMOUTH			
02061	NORWELL	PLYMOUTH			
02065	OCEAN BLUFF	PLYMOUTH			
02558	ONSET	PLYMOUTH			
02359	PEMBROKE	PLYMOUTH			
02361	PLYMOUTH	PLYMOUTH			
02362	PLYMOUTH	PLYMOUTH			
02360	PLYMOUTH	PLYMOUTH			
02367	PLYMPTON	PLYMOUTH			
02770	ROCHESTER	PLYMOUTH			
02370	ROCKLAND	PLYMOUTH			
02066	SCITUATE	PLYMOUTH			
02366	SOUTH CARVER	PLYMOUTH			
02571	WAREHAM	PLYMOUTH			
02379	WEST BRIDGEWATER	PLYMOUTH			
02576	WEST WAREHAM	PLYMOUTH			
02381	WHITE HORSE BEACH	PLYMOUTH			
02382	WHITMAN	PLYMOUTH			
02134	ALLSTON	SUFFOLK			
02101	BOSTON	SUFFOLK			
02102	BOSTON	SUFFOLK			
02103	BOSTON	SUFFOLK			
02104	BOSTON	SUFFOLK			
02105	BOSTON	SUFFOLK			
02106	BOSTON	SUFFOLK			
02107	BOSTON	SUFFOLK			
02108	BOSTON	SUFFOLK			
02109	BOSTON	SUFFOLK			
02110	BOSTON	SUFFOLK			
02111	BOSTON	SUFFOLK			
02112	BOSTON	SUFFOLK			
02113	BOSTON	SUFFOLK			
02114	BOSTON	SUFFOLK			
02115	BOSTON	SUFFOLK			
02116	BOSTON	SUFFOLK			
02117	BOSTON	SUFFOLK			
02118	BOSTON	SUFFOLK			

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>	<u>ZIP CODE ADDITION</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02120	BOSTON	SUFFOLK			
02121	BOSTON	SUFFOLK			
02122	BOSTON	SUFFOLK			
02123	BOSTON	SUFFOLK			
02125	BOSTON	SUFFOLK			
02127	BOSTON	SUFFOLK			
02128	BOSTON	SUFFOLK			
02133	BOSTON	SUFFOLK			
02163	BOSTON	SUFFOLK			
02196	BOSTON	SUFFOLK			
02199	BOSTON	SUFFOLK			
02201	BOSTON	SUFFOLK			
02202	BOSTON	SUFFOLK			
02203	BOSTON	SUFFOLK			
02204	BOSTON	SUFFOLK			
02205	BOSTON	SUFFOLK			
02206	BOSTON	SUFFOLK			
02207	BOSTON	SUFFOLK			
02208	BOSTON	SUFFOLK			
02209	BOSTON	SUFFOLK			
02210	BOSTON	SUFFOLK			
02211	BOSTON	SUFFOLK			
02212	BOSTON	SUFFOLK			
02215	BOSTON	SUFFOLK			
02216	BOSTON	SUFFOLK			
02217	BOSTON	SUFFOLK			
02222	BOSTON	SUFFOLK			
02241	BOSTON	SUFFOLK			
02266	BOSTON	SUFFOLK			
02283	BOSTON	SUFFOLK			
02284	BOSTON	SUFFOLK			
02293	BOSTON	SUFFOLK			
02295	BOSTON	SUFFOLK			
02297	BOSTON	SUFFOLK			
02119	BOSTON	SUFFOLK			
02124	BOSTON	SUFFOLK			
02135	BRIGHTON	SUFFOLK			
02129	CHARLESTOWN	SUFFOLK			
02150	CHELSEA	SUFFOLK			
02228	EAST BOSTON	SUFFOLK			
02136	HYDE PARK	SUFFOLK			
02130	JAMAICA PLAIN	SUFFOLK			
02126	MATTAPAN	SUFFOLK			
02137	READVILLE	SUFFOLK			
02151	REVERE	SUFFOLK			
02131	ROSLINDALE	SUFFOLK			
02132	WEST ROXBURY	SUFFOLK			

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>	<u>ZIP CODE</u> <u>ADDITION</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02152	WINTHROP	SUFFOLK			
01430	ASHBURNHAM	WORCESTER			
01331	ATHOL	WORCESTER			
01501	AUBURN	WORCESTER			
01436	BALDWINVILLE	WORCESTER			
01005	BARRE	WORCESTER			
01503	BERLIN	WORCESTER			
01504	BLACKSTONE	WORCESTER			
01740	BOLTON	WORCESTER			
01505	BOYLSTON	WORCESTER			
01506	BROOKFIELD	WORCESTER			
01507	CHARLTON	WORCESTER			
01508	CHARLTON CITY	WORCESTER			
01509	CHARLTON DEPOT	WORCESTER			
01611	CHERRY VALLEY	WORCESTER			
01510	CLINTON	WORCESTER			
01516	DOUGLAS	WORCESTER			
01571	DUDLEY	WORCESTER			
01515	EAST BROOKFIELD	WORCESTER			
01517	EAST PRINCETON	WORCESTER			
01438	EAST TEMPLETON	WORCESTER			
01745	FAYVILLE	WORCESTER			
01518	FISKDALE	WORCESTER			
01420	FITCHBURG	WORCESTER			
01440	GARDNER	WORCESTER			
01031	GILLBERTVILLE	WORCESTER			
01519	GRAFTON	WORCESTER			
01037	HARDWICK	WORCESTER			
01451	HARVARD	WORCESTER			
01520	HOLDEN	WORCESTER			
01747	HOPEDALE	WORCESTER			
01452	HUBBARDSTON	WORCESTER			
01522	JEFFERSON	WORCESTER			
01523	LANCASTER	WORCESTER			
01524	LEICESTER	WORCESTER			
01453	LEOMINSTER	WORCESTER			
01525	LINWOOD	WORCESTER			
01462	LUNENBURG	WORCESTER			
01526	MANCHAUG	WORCESTER			
01756	MENDON	WORCESTER			
01757	MILFORD	WORCESTER			
01527	MILLBURY	WORCESTER			
01529	MILLVILLE	WORCESTER			
01531	NEW BRAINTREE	WORCESTER			
01535	NORTH BROOKFIELD	WORCESTER			
01536	NORTH GRAFTON	WORCESTER			
01537	NORTH OXFORD	WORCESTER			

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>	<u>ZIP CODE</u> <u>ADDITION</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
01538	NORTH UXBRIDGE	WORCESTER			
01532	NORTHBOROUGH	WORCESTER			
01534	NORTHBRIDGE	WORCESTER			
01068	OAKHAM	WORCESTER			
01540	OXFORD	WORCESTER			
01612	PAXTON	WORCESTER			
01366	PETERSHAM	WORCESTER			
01541	PRINCETON	WORCESTER			
01542	ROCHDALE	WORCESTER			
01368	ROYALSTON	WORCESTER			
01543	RUTLAND	WORCESTER			
01545	SHREWSBURY	WORCESTER			
01546	SHREWSBURY	WORCESTER			
01074	SOUTH BARRE	WORCESTER			
01560	SOUTH GRAFTON	WORCESTER			
01561	SOUTH LANCASTER	WORCESTER			
01772	SOUTHBOROUGH	WORCESTER			
01550	SOUTHBRIDGE	WORCESTER			
01562	SPENCER	WORCESTER			
01564	STERLING	WORCESTER			
01467	STILL RIVER	WORCESTER			
01566	STURBRIDGE	WORCESTER			
01590	SUTTON	WORCESTER			
01468	TEMPLETON	WORCESTER			
01568	UPTON	WORCESTER			
01569	UXBRIDGE	WORCESTER			
01083	WARREN	WORCESTER			
01570	WEBSTER	WORCESTER			
01583	WEST BOYLSTON	WORCESTER			
01585	WEST BROOKFIELD	WORCESTER			
01586	WEST MILLBURY	WORCESTER			
01092	WEST WARREN	WORCESTER			
01580	WESTBOROUGH	WORCESTER			
01581	WESTBOROUGH	WORCESTER			
01582	WESTBOROUGH	WORCESTER			
01473	WESTMINSTER	WORCESTER			
01094	WHEELWRIGHT	WORCESTER			
01588	WHITINSVILLE	WORCESTER			
01475	WINCHENDON	WORCESTER			
01477	WINCHENDON SPRINGS	WORCESTER			
01601	WORCESTER	WORCESTER			
01602	WORCESTER	WORCESTER			
01603	WORCESTER	WORCESTER			
01604	WORCESTER	WORCESTER			
01605	WORCESTER	WORCESTER			
01606	WORCESTER	WORCESTER			
01607	WORCESTER	WORCESTER			

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>	<u>ZIP CODE</u> <u>ADDITION</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
01608	WORCESTER	WORCESTER			
01609	WORCESTER	WORCESTER			
01610	WORCESTER	WORCESTER			
01613	WORCESTER	WORCESTER			
01614	WORCESTER	WORCESTER			
01615	WORCESTER	WORCESTER			
01653	WORCESTER	WORCESTER			
01654	WORCESTER	WORCESTER			
01655	WORCESTER	WORCESTER			
01441	WESTMINSTER	WORCESTER			

Massachusetts Statistical Territories

<u>Territory Description (County/City)</u>	<u>Territory Code</u>
Suffolk (City of Boston - District A)	2
Suffolk (City of Boston - District B)	3
Suffolk (City of Boston - District C)	4
Suffolk (Except Boston)	5
Suffolk (City of Boston - Except Districts A, B & C)	11
Norfolk (City of Brookline)	12
Norfolk (City of Quincy)	30
Norfolk (Except Brookline & Quincy)	31
Bristol (City of Fall River)	32
Bristol (City of New Bedford)	33
Bristol (Except Fall River & New Bedford)	34
Plymouth (City of Brockton)	35
Plymouth (Except Brockton)	36
Barnstable *	37
Dukes *	37
Nantucket *	37
Essex (City of Lawrence)	38
Essex (City of Lynn)	39
Essex (Except Lawrence & Lynn)	40
Middlesex (City of Cambridge)	41
Middlesex (City of Somerville)	41
Middlesex (City of Lowell)	42
Middlesex (City of Newton)	43
Middlesex (Except Cambridge, Lowell, Newton & Somerville)	44
Worcester (City of Worcester)	45
Worcester (Except City of Worcester)	46
Hampden (City of Springfield)	47
Hampden (City of Chicopee)	48
Hampden (City of Holyoke)	48
Hampden (Except Chicopee, Holyoke & Springfield)	49
Hampshire *	49
Berkshire *	50
Franklin *	50

* Entire County

Homeowners Cause of Loss Codes

Cause of Loss Description

Cause of Loss Code

Fire, Lightning, and Removal
Wind and Hail
Water Damage and Freezing
Theft
Liability and Medical Payments
All Other

1
2
3
4
6
9

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02532	BUZZARDS BAY	BARNSTABLE
02534	CATAUMET	BARNSTABLE
02536	EAST FALMOUTH	BARNSTABLE
02537	EAST SANDWICH	BARNSTABLE
02540	FALMOUTH	BARNSTABLE
02541	FALMOUTH	BARNSTABLE
02542	BUZZARDS BAY	BARNSTABLE
02543	WOODS HOLE	BARNSTABLE
02553	MONUMENT BEACH	BARNSTABLE
02556	NORTH FALMOUTH	BARNSTABLE
02559	POCASSET	BARNSTABLE
02561	SAGAMORE	BARNSTABLE
02562	SAGAMORE BEACH	BARNSTABLE
02563	SANDWICH	BARNSTABLE
02565	SILVER BEACH	BARNSTABLE
02574	WEST FALMOUTH	BARNSTABLE
02601	HYANNIS	BARNSTABLE
02630	BARNSTABLE	BARNSTABLE
02631	BREWSTER	BARNSTABLE
02632	CENTERVILLE	BARNSTABLE
02633	CHATHAM	BARNSTABLE
02634	CENTERVILLE	BARNSTABLE
02635	COTUIT	BARNSTABLE
02636	CENTERVILLE	BARNSTABLE
02637	CUMMAQUID	BARNSTABLE
02638	DENNIS	BARNSTABLE
02639	DENNISPORT	BARNSTABLE
02641	EAST DENNIS	BARNSTABLE
02642	EASTHAM	BARNSTABLE
02643	EAST ORLEANS	BARNSTABLE
02644	FORESTDALE	BARNSTABLE
02645	HARWICH	BARNSTABLE
02646	HARWICHPORT	BARNSTABLE
02647	HYANNISPORT	BARNSTABLE
02648	MARSTONS MILLS	BARNSTABLE
02649	MASHPEE	BARNSTABLE
02650	NORTH CHATHAM	BARNSTABLE
02651	NORTH EASTHAM	BARNSTABLE
02652	NORTH TRURO	BARNSTABLE
02653	ORLEANS	BARNSTABLE
02655	OSTERVILLE	BARNSTABLE
02657	PROVINCETOWN	BARNSTABLE
02659	SOUTH CHATHAM	BARNSTABLE
02660	SOUTH DENNIS	BARNSTABLE
02661	SOUTH HARWICH	BARNSTABLE
02662	SOUTH ORLEANS	BARNSTABLE
02663	SOUTH WELLFLEET	BARNSTABLE

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02664	SOUTH YARMOUTH	BARNSTABLE
02666	TRURO	BARNSTABLE
02667	WELLFLEET	BARNSTABLE
02668	WEST BARNSTABLE	BARNSTABLE
02669	WEST CHATHAM	BARNSTABLE
02670	WEST DENNIS	BARNSTABLE
02671	WEST HARWICH	BARNSTABLE
02672	WEST HYANNISPORT	BARNSTABLE
02673	WEST YARMOUTH	BARNSTABLE
02675	YARMOUTHPORT	BARNSTABLE
02720	FALL RIVER	BRISTOL
02721	FALL RIVER	BRISTOL
02722	FALL RIVER	BRISTOL
02723	FALL RIVER	BRISTOL
02724	FALL RIVER	BRISTOL
02725	SOMERSET	BRISTOL
02740	NEW BEDFORD	BRISTOL
02741	NEW BEDFORD	BRISTOL
02742	NEW BEDFORD	BRISTOL
02743	ACUSHNET	BRISTOL
02744	NEW BEDFORD	BRISTOL
02745	NEW BEDFORD	BRISTOL
02746	NEW BEDFORD	BRISTOL
02535	CHILMARK	DUKES
02539	EDGARTOWN	DUKES
02552	MENEMSHA	DUKES
02557	OAK BLUFFS	DUKES
02568	VINEYARD HAVEN	DUKES
02573	WEST CHOP	DUKES
02575	WEST TISBURY	DUKES
02713	CUTTYHUNK	DUKES
01840	LAWRENCE	ESSEX
01841	LAWRENCE	ESSEX
01842	LAWRENCE	ESSEX
01843	LAWRENCE	ESSEX
01901	LYNN	ESSEX
01902	LYNN	ESSEX
01903	LYNN	ESSEX
01904	LYNN	ESSEX
01905	LYNN	ESSEX
01910	LYNN	ESSEX
01101	SPRINGFIELD	HAMPDEN
01102	SPRINGFIELD	HAMPDEN
01103	SPRINGFIELD	HAMPDEN
01104	SPRINGFIELD	HAMPDEN
01105	SPRINGFIELD	HAMPDEN
01107	SPRINGFIELD	HAMPDEN

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
01108	SPRINGFIELD	HAMPDEN
01109	SPRINGFIELD	HAMPDEN
01111	SPRINGFIELD	HAMPDEN
01114	SPRINGFIELD	HAMPDEN
01115	SPRINGFIELD	HAMPDEN
01118	SPRINGFIELD	HAMPDEN
01119	SPRINGFIELD	HAMPDEN
01128	SPRINGFIELD	HAMPDEN
01129	SPRINGFIELD	HAMPDEN
01133	SPRINGFIELD	HAMPDEN
01138	SPRINGFIELD	HAMPDEN
01139	SPRINGFIELD	HAMPDEN
01144	SPRINGFIELD	HAMPDEN
01151	INDIAN ORCHARD	HAMPDEN
01152	SPRINGFIELD	HAMPDEN
01199	SPRINGFIELD	HAMPDEN
01850	LOWELL	MIDDLESEX
01851	LOWELL	MIDDLESEX
01852	LOWELL	MIDDLESEX
01853	LOWELL	MIDDLESEX
01854	LOWELL	MIDDLESEX
02138	CAMBRIDGE	MIDDLESEX
02139	CAMBRIDGE	MIDDLESEX
02140	CAMBRIDGE	MIDDLESEX
02141	CAMBRIDGE	MIDDLESEX
02142	CAMBRIDGE	MIDDLESEX
02143	SOMERVILLE	MIDDLESEX
02144	SOMERVILLE	MIDDLESEX
02145	SOMERVILLE	MIDDLESEX
02238	CAMBRIDGE	MIDDLESEX
02239	CAMBRIDGE	MIDDLESEX
02554	NANTUCKET	NANTUCKET
02564	SIASCONSET	NANTUCKET
02584	NANTUCKET	NANTUCKET
02301	BROCKTON	PLYMOUTH
02302	BROCKTON	PLYMOUTH
02303	BROCKTON	PLYMOUTH
02304	BROCKTON	PLYMOUTH
02305	BROCKTON	PLYMOUTH
02558	ONSET	PLYMOUTH
02101	BOSTON	SUFFOLK
02102	BOSTON	SUFFOLK
02103	BOSTON	SUFFOLK
02104	BOSTON	SUFFOLK
02105	BOSTON	SUFFOLK
02106	BOSTON	SUFFOLK
02107	BOSTON	SUFFOLK

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02108	BOSTON	SUFFOLK
02109	BOSTON	SUFFOLK
02110	BOSTON	SUFFOLK
02111	BOSTON	SUFFOLK
02112	BOSTON	SUFFOLK
02113	BOSTON	SUFFOLK
02114	BOSTON	SUFFOLK
02115	BOSTON	SUFFOLK
02116	BOSTON	SUFFOLK
02117	BOSTON	SUFFOLK
02118	BOSTON	SUFFOLK
02119	BOSTON	SUFFOLK
02120	BOSTON	SUFFOLK
02121	BOSTON	SUFFOLK
02122	BOSTON	SUFFOLK
02123	BOSTON	SUFFOLK
02124	BOSTON	SUFFOLK
02125	BOSTON	SUFFOLK
02126	MATTAPAN	SUFFOLK
02127	BOSTON	SUFFOLK
02128	BOSTON	SUFFOLK
02129	CHARLESTOWN	SUFFOLK
02130	JAMAICA PLAIN	SUFFOLK
02131	ROSLINDALE	SUFFOLK
02132	WEST ROXBURY	SUFFOLK
02133	BOSTON	SUFFOLK
02134	ALLSTON	SUFFOLK
02135	BRIGHTON	SUFFOLK
02136	HYDE PARK	SUFFOLK
02137	READVILLE	SUFFOLK
02150	CHELSEA	SUFFOLK
02151	REVERE	SUFFOLK
02152	WINTHROP	SUFFOLK
02163	BOSTON	SUFFOLK
02196	BOSTON	SUFFOLK
02199	BOSTON	SUFFOLK
02201	BOSTON	SUFFOLK
02202	BOSTON	SUFFOLK
02203	BOSTON	SUFFOLK
02204	BOSTON	SUFFOLK
02205	BOSTON	SUFFOLK
02206	BOSTON	SUFFOLK
02207	BOSTON	SUFFOLK
02208	BOSTON	SUFFOLK
02209	BOSTON	SUFFOLK
02210	BOSTON	SUFFOLK
02211	BOSTON	SUFFOLK

MASSACHUSETTS DIVISION OF INSURANCE
ZIP CODE LISTING

<u>ZIP</u>	<u>POST OFFICE</u>	<u>COUNTY</u>
02212	BOSTON	SUFFOLK
02215	BOSTON	SUFFOLK
02216	BOSTON	SUFFOLK
02217	BOSTON	SUFFOLK
02222	BOSTON	SUFFOLK
02228	EAST BOSTON	SUFFOLK
02241	BOSTON	SUFFOLK
02266	BOSTON	SUFFOLK
02283	BOSTON	SUFFOLK
02284	BOSTON	SUFFOLK
02293	BOSTON	SUFFOLK
02295	BOSTON	SUFFOLK
02297	BOSTON	SUFFOLK
01601	WORCESTER	WORCESTER
01602	WORCESTER	WORCESTER
01603	WORCESTER	WORCESTER
01604	WORCESTER	WORCESTER
01605	WORCESTER	WORCESTER
01606	WORCESTER	WORCESTER
01607	WORCESTER	WORCESTER
01608	WORCESTER	WORCESTER
01609	WORCESTER	WORCESTER
01610	WORCESTER	WORCESTER
01611	CHERRY VALLEY	WORCESTER
01612	PAXTON	WORCESTER
01613	WORCESTER	WORCESTER
01614	WORCESTER	WORCESTER
01615	WORCESTER	WORCESTER
01653	WORCESTER	WORCESTER
01654	WORCESTER	WORCESTER
01655	WORCESTER	WORCESTER

Statistical Agent Layout (All Insurers - By Company)
 Note: Field Length May Be Expanded If Necessary

1	
2	company number
3	
4	
5	
6	territory
7	
8	policy form
9	year
10	
11	written premium (whole dollars)
12	
13	
14	
15	
16	
17	
18	
19	earned premium (whole dollars)
20	
21	
22	
23	
24	
25	
26	
27	written exposure house- years (whole years)
28	
29	
30	
31	
32	
33	
34	
35	earned exposure house- years (whole years)
36	
37	
38	
39	
40	
41	
42	
43	incurred losses including all lae (whole dollars)
44	
45	
46	
47	
48	
49	
50	
51	incurred claims
52	
53	
54	
55	
56	
57	
58	
59	loss ratio
60	
61	
62	
63	
64	

Statistical Agent Layout (All Insurers - Aggregate Data)

Note: Field Length May be Expanded If Necessary

1	
2	territory
3	policy form
4	
5	year
6	cause
7	of loss
8	
9	incurred
10	losses
11	including
12	all lae
13	(whole
14	dollars)
15	
16	
17	
18	
19	incurred
20	claims
21	
22	
23	

File Naming Convention

<u>Starting Position</u>	<u>Code</u>	<u>Definition</u>
1	YY	Year of Experience Period (e.g., 04)
3	-	Type of Submission
	A	By Company
	B	Aggregate Data
	C	Top 25 Insurers
4	----	Name of Statistical Agent
	AAIS	
	NAII	
	NISS	
	ISO	
End	.ASC	File extension

Sample file name: '04BISO.ASC'

Translation: (2004 data, aggregate data submission, reported by ISO)